



FEMA



Flood insurance is available under the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) in thousands of communities nationwide. It provides coverage for residential and non-residential buildings and their contents, in both high-risk and low-risk areas. In fact, people outside of high-risk flood areas file more than 40 percent of all NFIP flood insurance claims and receive one-third of all Federal Disaster Assistance grants for flooding.

Flooding is the largest single cause of natural disaster loss and damage in our country. Standard insurance policies — which include homeowners, renters, dwelling, and commercial — exclude coverage for flooding events.

As your insurance agency, we strongly recommend you purchase flood insurance and excess flood coverage if values exceed the maximum coverage available on the primary flood policy.

**Before you choose to reject this valuable coverage, we encourage you to visit [FloodSmart.gov](https://www.floodsmart.gov) to learn more about your flood risk.**

## SELECTION/REJECTION OF FEDERAL FLOOD INSURANCE COVERAGE

I hereby certify that my insurance agent has offered me flood insurance coverage available from the NFIP and I have elected to take the action(s) indicated below.

I acknowledge that my rejection of this coverage will apply to all future renewals, continuations, and changes unless I notify my agent otherwise in writing.

By declining Federal flood insurance:

- ☐ I reject flood insurance coverage for the building and contents at the property address listed below.
- ☐ I reject flood insurance coverage for contents at the property listed below.
- ☐ I reject flood insurance coverage for the building at the property address below (for condominium unit owners and tenant-occupied buildings).
- ☐ I understand there is a 30-day waiting period before flood coverage takes effect, should I elect to purchase flood insurance in the future.

\_\_\_\_\_  
(Applicant Name)

\_\_\_\_\_  
(Property Address)

\_\_\_\_\_  
(Applicant Signature)

\_\_\_\_\_  
(City, State, Zip)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Agent, Agency)